



KATHLEEN BABINEAUX BLANCO  
GOVERNOR

## DEPARTMENT OF PUBLIC SAFETY AND CORRECTIONS

### Public Safety Services



V.J. BELLA  
STATE FIRE MARSHAL

TO ALL VOLUNTEER FIREFIGHTERS:

MAY 1, 2004

THE FOLLOWING IS A BRIEF DESCRIPTION OF THE BENEFITS AVAILABLE TO YOU THROUGH THE 2004/2005 STATE FIRE MARSHAL'S VOLUNTEER FIREMEN'S INSURANCE PROGRAM. HARTFORD ACCIDENT AND HEALTH HAS AGAIN RETAINED COVERAGE.

#### **CLASS 1 BENEFITS**

- 1) ACCIDENTAL DEATH AND DISMEMBERMENT CATASTROPHIC LOSS BENEFIT: \$50,000
- 2) ACCIDENTAL MEDICAL EXPENSE BENEFIT: \$30,000
- 3) ACCIDENTAL TOTAL DISABILITY BENEFIT: \$175 FOR UP TO 52 WEEKS
- 4) ACCIDENTAL PARTIAL DISABILITY BENEFIT: \$100 FOR UP TO 26 WEEKS

**ACCIDENTAL MEDICAL EXPENSE BENEFITS ARE PAYABLE PRIMARY TO ALL OTHER COVERAGE.**

- 5) PERMANENT TOTAL DISABILITY: \$25,000
- 6) HEART AND CIRCULATORY MALFUNCTION DEATH BENEFIT: \$50,000  
(IF THE INSURED PERSON IS AGE 70 OR OLDER, WE WILL PAY 50% OF THE PRINCIPAL SUM FOR THIS BENEFIT.)
- 7) HEART AND CIRCULATORY MALFUNCTION MEDICAL EXPENSE BENEFIT: \$25,000
- 8) HEART AND CIRCULATORY MALFUNCTION MEDICAL EXPENSE BENEFIT:  
\$175 FOR UP TO 52 WEEKS
- 9) ACCELERATED LIVING BENEFIT: \$25,000

#### **CLASS 2 – JUNIOR FIREFIGHTER**

- 1) ACCIDENTAL DEATH AND DISMEMBERMENT CATASTROPHIC LOSS BENEFIT: \$10,000
- 2) ACCIDENTAL MEDICAL EXPENSE BENEFIT: \$10,000

"Is Yours Working"??  
Smoke Detectors Save Lives!!  
**OFFICE OF STATE FIRE MARSHAL, CODE ENFORCEMENT, AND BUILDING SAFETY**  
8181 INDEPENDENCE BOULEVARD, BATON ROUGE, LA 70806  
(225) 925-4911 1-800-256-5452



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